

**IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
NORFOLK DIVISION**

IN RE:

VICKIE LYNN MEGAHEDE

CASE NO.: 20-70362-FJS

DEBTOR

CHAPTER 13

NOTICE OF MOTION TO APPROVE PURCHASE *NUNC PRO TUNC*

Vickie Lynn Megahed by and through Counsel, has filed documents with the Court to approve purchase in this Chapter 13 case.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the motion, or if you want the court to consider your views on the motion, then on or before 7 days prior to the hearing on this motion, you or your attorney must:

File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for hearing (or response) to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

Clerk of Court
United States Bankruptcy Court
600 Granby St., 4th Fl.
Norfolk, VA 23510

You must also mail a copy to:

Genene E. Gardner, Esq.
The Merna Law Group, P.C.
621 N. Lynnhaven Road
Virginia Beach, VA 23452

Genene E. Gardner, Esq., VSB#72258
The Merna Law Group, P.C.
621 N. Lynnhaven Road
Virginia Beach, VA 23452
Tel: (757) 340-4895
Fax: (757) 340-4894
E-mail: ggardner@mernalaw.com

Kelly M. Barnhart
Chapter 13 Trustee
7021 Harbour View Blvd., Ste. 101
Suffolk, VA 23435

Vickie Lynn Megahed
14 Wayland Drive
Portsmouth, VA 23703

() Attend a hearing to be scheduled at a later date. You will receive separate notice of hearing.
If no timely response has been filed opposing relief requested, the court may grant the relief without holding a hearing.

(X) Attend the hearing on the motion (or objection) scheduled to be held on Tuesday, April 2, 2024 at 10:00 a.m. Chief Judge Santoro's Courtroom, 600 Granby Street, 4th Floor, Courtroom 2, Norfolk, Virginia.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: February 27, 2024

Signature, name, address and telephone
number of person giving notice:

/s/ Genene E. Gardner
Genene E. Gardner, Esq. VSB#72258
The Merna Law Group, P.C.
621 N. Lynnhaven Road
Virginia Beach, VA 23452
(757) 340-4895
Attorney for Debtor

CERTIFICATE OF SERVICE

I hereby certify that a true copy of the foregoing Notice was transmitted electronically or sent by regular mail this 27th day of February 2024 to Kelly M. Barnhart, Chapter 13 Trustee, 7021 Harbour View Boulevard, Suite 101, Suffolk, VA 23435; Vickie Lynn Megahed, 14 Wayland Drive, Portsmouth, VA 23703; via certified mail to the federally insured deposit corporations as listed below and to all other parties of interest as listed on the attached mailing matrix.

/s/ Genene E. Gardner
Attorney for Debtor

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Comenity Bank
Ron Ostler, President
One Righter Parkway, Suite 100
Wilmington, DE 19803

The Bank of Missouri
Adrian Breen, Chairman, Pres. & CEO
916 North Kings Highway
Perryville, MO 63775

Freedom Mortgage*
CT CORPORATION SYSTEM
4701 COX ROAD, SUITE 285
Glen Allen, VA 23060-0000

JPMorgan Chase Bank, NA
James Dimon, CEO
1111 Polaris Parkway
Columbus OH 43240-2031

Capital One Financial Corporation
Richard Fairbank, Chairman, Pres. & CEO
1680 Capital One Drive, Suite 1400
McLean, VA 22102

Lendmark Financial Services
c/o CT Corp System
4701 Cox Road, Suite 285
Glen Allen, VA 23060

Onemain Financial*
CT CORPORATION SYSTEM
4701 COX RD STE 301
Glen Allen, VA 23060-0000

Synchrony Financial
Margaret M. Keane, President & CEO
170 West Election Road, Suite 125
Draper, UT 84020

USAA Savings Bank
Josue Robles, CEO
3773 Howard Hughes Parkway
#190n
Las Vegas, NV 89109

Wells Fargo
Thomas J. Sloan, Chairman & CEO
420 Montgomery Street
San Francisco, CA 94104

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**IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
NORFOLK DIVISION**

IN RE:

VICKIE LYNN MEGAHEID

CASE NO.: 20-70362-FJS

DEBTOR

CHAPTER 13

MOTION TO APPROVE PURCHASE *NUNC PRO TUNC*

NOW COMES the debtor, Vickie Lynn Megahed, by counsel, in support of the Motion states as follows:

- 1) This case commenced upon the filing of a voluntary petition under Chapter 13 of Title 11 of the United States Bankruptcy Code in this Court on February 3, 2020 (“Filing Date”).
- 2) An amended Chapter 13 plan was filed on August 31, 2022 and was confirmed on October 18, 2022.
- 3) That the debtor seeks approval, *nunc pro tunc*, to purchase and therefore submits this Motion for approval of the following terms:
 - a. That the debtor requests approval to purchase a 2013 Hyundai Tucson in the amount of \$6,200.00;
 - b. That the vehicle was purchased on January 30, 2024 from third-party sellers, Brent and Meghan Hall.
 - c. That the vehicle purchase was paid for with funds from a previous 401k loan;
- 4) That the debtor believes that this purchase was necessary, proper, and in her best interest.
- 5) That the deadline to file claims expired on April 13, 2020 for non-government claims and on August 3, 2020 for government claims.

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E-mail: ggardner@mernalaw.com

WHEREFORE, the debtor respectfully requests that this Motion to Purchase.
be granted as requested and for the purposes hereinabove described.

Respectfully Submitted,

Vickie Lynn Megahed

By: /s/ Genene E. Gardner
Attorney for Debtor

CERTIFICATE OF SERVICE

I hereby certify that a true copy of the foregoing Motion was transmitted electronically or sent by regular mail this 27th day of February 2024 to Kelly M. Barnhart, Chapter 13 Trustee, 7021 Harbour View Boulevard, Suite 101, Suffolk, VA 23435; Vickie Lynn Megahed, 14 Wayland Drive, Portsmouth, VA 23703; via certified mail to the federally insured deposit corporations as listed below and to all other parties of interest as listed on the attached mailing matrix.

/s/ Genene E. Gardner
Attorney for Debtor

Comenity Bank
Ron Ostler, President
One Righter Parkway, Suite 100
Wilmington, DE 19803

The Bank of Missouri
Adrian Breen, Chairman, Pres. & CEO
916 North Kings Highway
Perryville, MO 63775

Freedom Mortgage*
CT CORPORATION SYSTEM
4701 COX ROAD, SUITE 285
Glen Allen, VA 23060-0000

JPMorgan Chase Bank, NA
James Dimon, CEO
1111 Polaris Parkway
Columbus OH 43240-2031

Capital One Financial Corporation
Richard Fairbank, Chairman, Pres. &
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1680 Capital One Drive, Suite 1400
McLean, VA 22102

Lendmark Financial Services
c/o CT Corp System
4701 Cox Road, Suite 285
Glen Allen, VA 23060

Onemain Financial*
CT CORPORATION SYSTEM
4701 COX RD STE 301
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Synchrony Financial
Margaret M. Keane, President & CEO
170 West Election Road, Suite 125
Draper, UT 84020

USAA Savings Bank
Josue Robles, CEO
3773 Howard Hughes Parkway
#190n
Las Vegas, NV 89109

Wells Fargo
Thomas J. Sloan, Chairman & CEO
420 Montgomery Street
San Francisco, CA 94104

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Label Matrix for local noticing
0422-2
Case 20-70362-FJS
Eastern District of Virginia
Norfolk
Mon Mar 28 09:52:07 EDT 2022

United States Bankruptcy Court
600 Granby St., Room 400
Norfolk, VA 23510-1915

Aurora Financial Group, Inc.
BWW Law Group, LLC
8100 Three Chopt Road
Suite 240
Richmond, VA 23229-4833

PRA Receivables Management LLC
POB 41067
Norfolk, VA 23541-1067

ADS/Comenity/Wayfair
P.O. Box 182789
Columbus, OH 43218-2789

ADS/Comenity/Woman Within
P.O. Box 182789
Columbus, OH 43218-2789

Ad Astra Recovery Service
7330 W. 33rd Street N. Ste 118
Wichita, KS 67205-9370

Advance Financial 24/7
100 Oceanside Drive
Nashville, TN 37204-2351

Bank of Missouri/Total Card
5109 S Broadband Lane
Sioux Falls, SD 57108-2208

Bon Secours
PO Box 1123
Minneapolis MN 55440-1123

Bon Secours Maryview Medical
PO Box 277199
Atlanta, GA 30384-7199

CB Indigo/GF
P.O. Box 4499
Beaverton, OR 97076-4499

Cash Net USA
200 W. Jackson, Ste 1400
Chicago, IL 60606-6929

(p)FREEDOM FINANCIAL ASSET MANAGEMENT LLC
ATTN BANKRUPTCY DEPARTMENT
PO BOX 2340
PHOENIX AZ 85002-2340

Credit Control Corp
P.O. Box 120568
Newport News, VA 23612-0568

Emergency Phys of Tidewater
P.O. Box 7549
Portsmouth, VA 23707-0549

Freedom Mortgage
6800 Southpoint Parkway
Fishers, IN 46037-0000

Freedom Mortgage Corporation
10500 Kincaid Drive, Suite 300
Fishers, IN 46037-9764

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CT CORPORATION SYSTEM
4701 COX ROAD, SUITE 285
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700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

Kohls/Capital One
PO Box 3115
Milwaukee, WI 53201-3115

Lendmark Financial Services
142 Eastern Blvd
Essex, MD 21221-7020

(p)LENDMARK FINANCIAL SERVICES
2118 USHER ST
COVINGTON GA 30014-2434

MONTEREY FINANCIAL SERVICES LLC
C/O MERCHANTS CREDIT SOLUTIONS
PO BOX 3664
TUSTIN, CA 92781-3664

Maryview Medical Center
P.O. Box 277199
Atlanta, GA 30384-7199

Medical Transport
P.O. Box 79865
Baltimore, MD 21279-0865

Merchants Acceptance Corp
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Norfolk, VA 23501-0936

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PO BOX 41067
NORFOLK VA 23541-1067

Portsmouth Fire Rescue & Emerg
P.O. Box 75894
Baltimore, MD 21275-5894

QVC
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West Chester, PA 19380-4262

Quantum3 Group LLC as agent for
Comenity Bank
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
Genesis FS Card Services Inc
PO Box 788
Kirkland, WA 98083-0788

ROI
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P.O. Box 965005
Orlando, FL 32896-5005

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Shiva Finance, LLC
Advance Financial
c/o Glen C. Watson, III
P.O. Box 121950
Nashville, TN 37212-1950

Speedy Cash
4915 Moreno Avenue
Montclair, CA 91763-1522

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk VA 23541-1021

TBOM/ATLS/Fortiva MC
P.O. Box 105555
Atlanta, GA 30348-5555

The Bank of Missouri
PO Box 105555
Atlanta, GA 30348-5555

USAA Savings Bank
PO Box 33009
San Antonio, TX 78265-3009

Verizon
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

WF CRD SVC
Po Box 14517
Des Moines, IA 50306-3517

WF PLL
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Suffolk, VA 23435-2869

Vickie Lynn Megahed
14 Wayland Drive
Portsmouth, VA 23703-4232

Consolidation Plus
1875 South Grant Street
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(d) Consolidation Plus
Attn Bankruptcy Dept
POBox 2340
Phoenix, AZ 85002-2340

Document Page 8 of 8
(d) Freedom Financial Asset
1875 S Grant Street
Suite 400
San Mateo, CA 94402-0000

JPMCB Card Services
P.O. Box 15369
Wilmington, DE 19850-0000

Lendmark Financial Services LLC
2118 Usher Street
Covington, Georgia 30014

Portfolio Recovery Associates, LLC
POB 41067
Norfolk, VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)FREEDOM MORTGAGE CORPORATION

End of Label Matrix
Mailable recipients 55
Bypassed recipients 1
Total 56